

**CLAIMS**

1. An apparatus (1) supplying a different and unique transaction number (10) for every use thereof by its holder, comprising:  
a card having keys (4,5,6,7,8) and a screen (2);  
an electronic circuit integrated into the card; and  
a program to activate the electronic circuit so as to receive a code entered by the holder using keys (4,5,6,7,8) on the card and displaying on the screen (2) the unique transaction number (10).
2. A universal identification apparatus (1) allowing a user party to formally become identified with a second party, said apparatus (1) comprising:
  - a) a data entry device (4,5,7,8,9,11,12,13,15 and 16);
  - b) a selection device (4,5,7,8,9,12,13,15 and 16) for selection of a second party among a plurality of second parties beside which said user party may become identified therewith;
  - c) a data output device (2 and 15); and;
  - d) a data processing device (14) comprising a memorization device and an algorithm (60 and 70), and allowing to generate a variable identification code (VIC) (10) specific to a given use by the user party and to reveal (67) it by means of said data output device (2 and 15).
3. A universal identification apparatus (1) as described in claim 2, characterized in that said data entry device includes a keypad (4,5,7,8,11,12 and 13).
4. A universal identification apparatus (1) as described in claim 3, characterized in that said keypad includes at least one data selection key (4 and 5), at least one validation key (7) and at least one deletion key (8).

5. A universal identification apparatus (1) as described in claim 2, characterized in that the data input device includes a biometric data reader (11).
6. A universal identification apparatus (1) as described in claim 2, characterized in that said data input device includes a microphone (15).
7. A universal identification apparatus (1) as described in claim 2, characterized in that said second party selection device includes a plurality of keys (12) with each said keys carrying a label identifying one of said second parties from said plurality of second parties.
8. A universal identification apparatus (1) as described in claim 2, characterized in that said data output device includes an electronic visual display (2).
9. A universal identification apparatus (1) as described in claim 8, characterized in that said second party selection device includes at least one selection scrolling key (4 and 5) allowing to successively display a corresponding identification code of each of said plurality of second parties on said display, and a validation key (7) allowing to confirm a selection of the second party.
10. A universal identification apparatus (1) such as described in claim 8, characterized in that said data entry device includes a keypad having at least one data selection key (4,5,7,8,12 and 13), at least one data validation key (7) and at least one data deletion key (8) and said electronic visual display (2) is able to cooperate with said keypad (4 and 5) to allow the user party to compose and enter a sequence of characters within the device without using any character keys and without displaying said sequence of characters.

11. A universal identification apparatus (1) as described in claim 2, characterized in that said data output device includes an audible signal generating device (15).
12. A universal identification apparatus (1) as described in claim 2, characterized in that said second party selection device includes a microphone (15) allowing to verbally provide an identification code of the selected second party from said plurality of second parties.
13. A universal identification apparatus (1) as described in one of claims 3 and 4, characterized in that said keypad includes numerical character keys (13)
14. A universal identification apparatus (1) as described in claim 5, characterized in that said biometric data reader includes a fingerprint reader (11).
15. A universal identification apparatus (1) as described in claim 5, characterized in that said biometric data reader includes a microphone (15).
16. A universal identification apparatus (1) as described in claim 2, characterized in that the generation of said variable identification code (VIC) (10) by said data processing device (14) requires at least one predetermined code characteristic of the user party, obtained using said data entry device, and at least one code characteristic of the second party, stored in said memorization device (14)
17. A universal identification apparatus (1) as described in claim 2, characterized in that wherein said data processing device (14) generates said variable identification code (VIC) (10) from a personal identification number (PIN) being provided for every use by the user party by means of said data entry device (4,5,7,8,9,13), and two numerical sequences

characteristic of the second party which are permanently stored in said memorization device (14) after an initial recording.

18. A universal identification apparatus (1) as described in claim 2, characterized in that said algorithm (60) includes:

- a) to obtain (62) the identification of the adherent organization for current use from a data entry device (4,5,7,8,9,12 and 13);
- b) to obtain (63) a personal identification number (PIN) from the data entry device (4,5,7,8,9 and 13);
- c) to compare (64) said PIN with a memorized reference number;
- d) to calculate (66) a variable identification code (VIC) (10) specific to the current use if the PIN corresponds (65) to the reference number, said calculation including to utilize two codes characteristic of the second party (85) which are stored in the memorization device (14), to modify a combination extracted from a table of predetermined combinations integrated within the apparatus thus creating a new code; and,
- e) to reveal (67) the new code as a specific variable identification code (VIC) (10) specific to the current use.

19. A universal identification apparatus (1) as described in claim 2, characterized in that said algorithm (70) includes:

- a) to obtain (62) the identification of the adherent organization for current use, from a data entry device (4,5,7,8,9 and 15);
- b) to obtain (71) from the data entry device (11 and 15) a biometric data characteristic of the user party;
- c) to compare (72) said biometric data with a memorized reference data;
- d) to calculate (75) a variable identification code (VIC) (10) specific to the current use if the biometric data corresponds (73) to the reference one, said calculation including to utilize two codes (85) characteristic of the second party which are

stored in the memorization device (14), to modify a combination extracted from a table of predetermined combinations integrated within the apparatus thus creating a new code; and,

- e) to reveal (67) the new code as a specific variable identification code (VIC) (10) specific to the current use.
20. A universal identification apparatus (1) as described in claim 2, characterized in that said variable identification code (VIC) (10) includes a combination of characters and the plurality of second parties the user party may become identified with includes at least five second parties.
21. A universal identification method (100) allowing a user party to formally become identified with a second party by means of an identification apparatus (1), said method comprising:
- a) to select (86) a second party among a plurality of second parties recorded within the apparatus said user party may become identified with;
  - b) to enter (92,103 and 104) a data characteristic of the user party into the apparatus;
  - c) to obtain (88) a variable identification code (VIC) (10) specific to the current use calculated by the apparatus (1);
  - d) to communicate (89) said variable identification code (VIC) (10) to the second party; and
  - e) to analyze (105) said variable identification code communicated to the second party with the aim of verifying an identity of the user party.
22. A universal identification method (100) as described in claim 21, characterized in that, to analyze (105) said variable identification code includes to compare said code with a list of predetermined codes.
23. A universal identification method (100) as described in claim 21, characterized in that, to analyze (105) said variable identification code

includes to calculate at least one identification code by means of an algorithm using at least one data characteristic of the user party and at least one data characteristic of the second party.

24. A universal identification method (100) as described in claim 21, characterized in that, to enter a data characteristic of the user party includes to enter (103 and 104) a personal identification number.
25. A universal identification method (100) as described in claim 24, characterized in that, to enter (103 and 104) a personal identification number includes to use a keypad (4,5,7 and 8) devoid of numerical character keys.
26. A universal identification method (100) as described in one of claims 24 and 25, characterized in that, to enter (103 and 104) a personal identification number includes to scroll a cursor (9) facing characters (3) printed on a surface of the apparatus (1) and to hit a key on the keypad to validate (7) the selection of one of said characters (3) when it is faced by said cursor (9).
27. A universal identification method (100) as described in claim 21, characterized in that, to enter a data characteristic of the user party includes to read (92) a biometric feature.
28. A universal identification method (100) as described in claim 21, characterized in that to select (86 and 102) a potential second party includes to hit a key (12) having a label identifying said potential second party.
29. A universal identification method (100) as described in claim 21, characterized in that to select (86) a potential second party includes to have the apparatus successively displaying a plurality of potential second party identities recorded within the apparatus and to validate (102) the selection of a second party being displayed.

30. A universal identification method (100) as described in claim 21, characterized in that to select (86 and 102) a potential second party includes to verbally dictate an information identifying said second party.
31. A universal identification method (100) as described in claim 21, characterized in that the user party may formally become identified with a second party with said data (92) characteristic of the user party being neither communicated to a third party nor read by an apparatus owned by a third party.
32. A universal identification method (100) as described in claim 21, characterized in that the variable identification code (VIC) (10) is treated as a personal identification number (PIN) by a third party responsible for obtaining proof of identity on behalf of the second party.
33. A universal identification method (80) allowing a user party to formally become identified with a second party by means of an identification apparatus (1), said method comprising;
  - a) to open (81,82 and 83) a file with said second party, including to record (81) into said file a personal identification number (PIN) characteristic of the user party and to obtain (82 and 83) from the second party at least one data characteristic of said second party;
  - b) to record (84.1) within said apparatus the PIN characteristic of the user party and at least one said data (85) characteristic of the second party, recorded into said file;
  - c) to use the apparatus to obtain (88) a variable identification code (VIC) (10) allowing the second party to verify the identity of the user party, including to select (86) a second party among a plurality of potential second parties for which a file is opened and data (85) characteristic thereof are recorded within the apparatus (1) and to enter (87) a PIN into the apparatus; and,

- d) to communicate (89) said variable identification code to the second party.
34. A universal identification method (90) allowing a user party to formally become identified with a second party by means of an identification apparatus (1), said method comprising:
- a) to open a file with said second party, including to obtain (82 and 83) at least one data characteristic of said second party;
  - b) to record (85) within said apparatus (1) at least one said data characteristic of the second party, recorded into said file;
  - c) to record (91) within said apparatus (1) a biometric data characteristic of the user party;
  - d) to use the apparatus (1) to obtain (88) a variable identification code (VIC) (10) allowing the second party to verify the identity of the user party, including to select (86) a second party among a plurality of potential second parties for which a file is opened and data (85) characteristic thereof are recorded within the apparatus and to enter (92) a biometric data into the apparatus; and,
  - e) to communicate (89) said variable identification code (VIC) (10) to the second party.